

In re:
Kenneth P. Robenault
Donna M. Robenault
Debtors

Case No. 18-16451-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 29, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth P. Robenault, Donna M. Robenault, 1685 Deer Path Road, Easton, PA 18040-8167
14262540	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 29 2023 23:32:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 29 2023 23:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14209606	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 29 2023 23:32:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14222889	+ EDI: BANKAMER2	Dec 30 2023 04:29:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14216222	EDI: CAPITALONE.COM	Dec 30 2023 04:29:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14235982	Email/PDF: bncnotices@becket-lee.com	Dec 29 2023 23:38:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14241752	+ Email/Text: RASEBN@raslg.com	Dec 29 2023 23:32:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14210025	EDI: DISCOVER	Dec 30 2023 04:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14204788	EDI: IRS.COM	Dec 30 2023 04:29:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14238067	Email/PDF: resurgentbknofications@resurgent.com	Dec 29 2023 23:38:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14242639	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2023 23:32:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14231640	EDI: PRA.COM	Dec 30 2023 04:29:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14240864	EDI: Q3G.COM	Dec 30 2023 04:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14240865	EDI: Q3G.COM	Dec 30 2023 04:29:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

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14241928	+ EDI: SYNC	Dec 30 2023 04:29:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14237449	+ Email/Text: bncmail@w-legal.com	Dec 29 2023 23:32:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14227659	+ EDI: WFFC2	Dec 30 2023 04:29:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14235986	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor WELLS FARGO BANK N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com
MARK C. VAN HORN	on behalf of Creditor May M. Robenault mark@mvanhornlaw.com sabrina@mvanhornlaw.com;vanhornmr80883@notify.bestcase.com;vanhorn.markc.b133625@notify.bestcase.com
MARK C. VAN HORN	on behalf of Plaintiff May M. Robenault mark@mvanhornlaw.com sabrina@mvanhornlaw.com;vanhornmr80883@notify.bestcase.com;vanhorn.markc.b133625@notify.bestcase.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN J. PALOPOLI, III	

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on behalf of Defendant Kenneth P. Robenault s.palopoli@verizon.net
betsylavelle@yahoo.com;palopoli.stephenb129890@notify.bestcase.com

STEPHEN J. PALOPOLI, III

on behalf of Joint Debtor Donna M. Robenault s.palopoli@verizon.net
betsylavelle@yahoo.com;palopoli.stephenb129890@notify.bestcase.com

STEPHEN J. PALOPOLI, III

on behalf of Defendant Donna M. Robenault s.palopoli@verizon.net
betsylavelle@yahoo.com;palopoli.stephenb129890@notify.bestcase.com

STEPHEN J. PALOPOLI, III

on behalf of Debtor Kenneth P. Robenault s.palopoli@verizon.net
betsylavelle@yahoo.com;palopoli.stephenb129890@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Kenneth P. Robenault</u>	Social Security number or ITIN	xxx-xx-8085
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Donna M. Robenault</u>	Social Security number or ITIN	xxx-xx-0329
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-16451-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth P. Robenault

Donna M. Robenault

12/28/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.